

W. Rate Sheet Dated: 7/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	100.056	99.838	99.603	4.500	99.376	99.158	98.923	2.875	94.113	93.963	93.813	3.125	N/A	N/A	N/A
4.625	100.669	100.451	100.216	4.625	99.989	99.771	99.536	3.000	94.435	94.285	94.135	3.250	N/A	N/A	N/A
4.750	99.848	99.677	99.458	4.750	99.168	98.997	98.778	3.125	94.757	94.607	94.457	3.375	N/A	N/A	N/A
4.875	100.434	100.263	100.044	4.875	99.754	99.583	99.364	3.250	95.962	95.812	95.662	3.500	N/A	N/A	N/A
5.000	100.996	100.825	100.606	5.000	100.316	100.145	99.926	3.375	96.279	96.129	95.979	3.625	N/A	N/A	N/A
5.125	101.518	101.347	101.128	5.125	100.838	100.667	100.448	3.500	96.600	96.450	96.300	Margin = 2.250		Index = 2.860	
5.250	100.736	100.586	100.258	5.250	100.056	99.906	99.578	3.625	96.921	96.771	96.621	30 Year OTC			
5.375	101.236	101.086	100.758	5.375	100.556	100.406	100.078	3.750	96.694	96.544	96.394	Rate	30 Day	45 Day	60 Day
5.500	101.695	101.545	101.217	5.500	101.015	100.865	100.537	3.875	97.001	96.851	96.701	6.750	102.750	102.500	102.250
5.625	102.100	101.950	101.622	5.625	101.420	101.270	100.942	4.000	97.302	97.152	97.002				
5.750	100.979	100.829	100.204	5.750	100.299	100.149	99.524	4.125	97.588	97.438	97.288				
5.875	101.376	101.226	100.601	5.875	100.696	100.546	99.921	4.250	97.899	97.749	97.599				
6.000	101.740	101.590	100.965	6.000	101.060	100.910	100.285	4.375	98.172	98.022	97.872				
6.125	102.085	101.935	101.310	6.125	101.405	101.255	100.630	4.500	98.426	98.276	98.126				
6.250	101.887	101.737	101.112	6.250	101.207	101.057	100.432	4.625	98.660	98.510	98.360				
6.375	102.245	102.095	101.470	6.375	101.565	101.415	100.790	4.750	N/A	N/A	N/A				
6.500	102.594	102.444	101.819	6.500	101.914	101.764	101.139	4.875	N/A	N/A	N/A				
6.625	102.937	102.787	102.162	6.625	102.257	102.107	101.482	5.000	N/A	N/A	N/A				
6.750	103.237	103.087	102.462	6.750	102.557	102.407	101.782	5.125	N/A	N/A	N/A				

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.500	99.856	99.756	99.538	99.303	4.500	99.176	99.076	98.858	98.623	2.875	93.243	93.143	92.993	92.843
4.625	100.469	100.369	100.151	99.916	4.625	99.789	99.689	99.471	99.236	3.000	93.565	93.465	93.315	93.165
4.750	99.648	99.548	99.377	99.158	4.750	98.968	98.868	98.697	98.478	3.125	93.887	93.787	93.637	93.487
4.875	100.234	100.134	99.963	99.744	4.875	99.554	99.454	99.283	99.064	3.250	95.692	95.592	95.442	95.292
5.000	100.796	100.696	100.525	100.306	5.000	100.116	100.016	99.845	99.626	3.375	96.009	95.909	95.759	95.609
5.125	101.318	101.218	101.047	100.828	5.125	100.638	100.538	100.367	100.148	3.500	96.330	96.230	96.080	95.930
5.250	100.536	100.436	100.286	99.958	5.250	99.856	99.756	99.606	99.278	3.625	96.651	96.551	96.401	96.251
5.375	101.036	100.936	100.786	100.458	5.375	100.356	100.256	100.106	99.778	3.750	96.924	96.824	96.674	96.524
5.500	101.495	101.395	101.245	100.917	5.500	100.815	100.715	100.565	100.237	3.875	97.231	97.131	96.981	96.831
5.625	101.900	101.800	101.650	101.322	5.625	101.220	101.120	100.970	100.642	4.000	97.532	97.432	97.282	97.132
5.750	100.779	100.679	100.529	99.904	5.750	100.099	99.999	99.849	99.224	4.125	97.818	97.718	97.568	97.418
5.875	101.176	101.076	100.926	100.301	5.875	100.496	100.396	100.246	99.621	4.250	97.429	97.329	97.179	97.029
6.000	101.540	101.440	101.290	100.665	6.000	100.860	100.760	100.610	99.985	4.375	97.702	97.602	97.452	97.302

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 4.750%-5.750%			-1.000

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
4.25-4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.75-5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				6.750	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	0.000	N/A	N/A	N/A	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.750	104.000	103.750	103.500	0.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					0.000	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								0.000	N/A	N/A	N/A	6.750	102.500	102.250	102.000
								0.000	N/A	N/A	N/A	7.125	102.750	102.500	102.250
								0.000	N/A	N/A	N/A	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				0.000	N/A	N/A	N/A				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.028**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/17/2022

45 Day Lock Exp.:

9/1/2022

60 Day Lock Exp.:

9/16/2022

W. Rate Sheet Dated: 7/18/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	90.445	90.295	90.145	3.500	N/A	N/A	N/A
5.000	99.378	99.206	98.987	5.000	98.798	98.626	98.407	2.875	90.762	90.612	90.462	3.625	N/A	N/A	N/A
5.125	99.900	99.728	99.509	5.125	99.320	99.148	98.929	3.000	91.083	90.933	90.783	Margin = 2.250		Index = 2.860	
5.250	98.680	98.530	98.202	5.250	98.100	97.950	97.622	3.125	91.406	91.256	91.106	30 Year OTC			
5.375	99.180	99.030	98.702	5.375	98.600	98.450	98.122	3.250	92.867	92.717	92.567	Rate	30 Day	45 Day	60 Day
5.500	99.639	99.489	99.161	5.500	99.059	98.909	98.581	3.375	93.184	93.034	92.884	4.250	N/A	N/A	N/A
5.625	100.044	99.894	99.566	5.625	99.464	99.314	98.986	3.500	93.505	93.355	93.205	4.375	N/A	N/A	N/A
5.750	94.079	93.929	93.304	5.750	93.499	93.349	92.724	3.625	93.826	93.676	93.526	4.500	N/A	N/A	N/A
5.875	94.476	94.326	93.701	5.875	93.896	93.746	93.121	3.750	94.099	93.949	93.799	4.625	N/A	N/A	N/A
6.000	94.840	94.690	94.065	6.000	94.260	94.110	93.485	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	95.185	95.035	94.410	6.125	94.605	94.455	93.830	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	93.987	93.837	93.212	6.250	94.407	94.257	93.632	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	95.345	95.195	94.570	6.375	94.765	94.615	93.990	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	95.694	95.544	94.919	6.500	95.114	94.964	94.339	4.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
6.625	N/A	N/A	N/A	6.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.750	N/A	N/A	N/A	6.750	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	N/A	4.500	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.750	N/A	N/A	N/A	N/A	4.750	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.875	N/A	N/A	N/A	N/A	4.875	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
5.000	99.478	99.378	99.206	98.987	5.000	98.898	98.798	98.626	98.407	2.750	90.014	89.914	89.764	89.614
5.125	100.000	99.900	99.728	99.509	5.125	99.420	99.320	99.148	98.929	2.875	90.331	90.231	90.081	89.931
5.250	98.780	98.680	98.530	98.202	5.250	98.200	98.100	97.950	97.622	3.000	90.652	90.552	90.402	90.252
5.375	99.280	99.180	99.030	98.702	5.375	98.700	98.600	98.450	98.122	3.125	90.975	90.875	90.725	90.575
5.500	99.739	99.639	99.489	99.161	5.500	99.159	99.059	98.909	98.581	3.250	93.530	93.430	93.280	93.130
5.625	100.144	100.044	99.894	99.566	5.625	99.564	99.464	99.314	98.986	3.375	93.846	93.746	93.596	93.446
5.750	94.179	94.079	93.929	93.304	5.750	93.599	93.499	93.349	92.724	3.500	94.168	94.068	93.918	93.768
5.875	94.576	94.476	94.326	93.701	5.875	93.996	93.896	93.746	93.121	3.625	94.488	94.388	94.238	94.088
6.000	94.940	94.840	94.690	94.065	6.000	94.360	94.260	94.110	93.485	3.750	95.167	95.067	94.917	94.767

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	-0.750
FICO 640 - 659	0.000		
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 4.750%-5.750%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.750	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.750	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
0.000	N/A	N/A	N/A					5.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
0.000	N/A	N/A	N/A					5.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				5.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.028 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/17/2022

45 Day Lock Exp.: 9/1/2022

60 Day Lock Exp.: 9/16/2022

W. Rate Sheet Dated: 7/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.730	97.630	97.530	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.152	97.052	96.952	2.000	N/A	N/A	N/A	4.625	97.901	97.801	97.701
4.750	98.271	98.171	98.071	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.737	97.637	97.537	2.125	N/A	N/A	N/A	4.750	98.492	98.392	98.292
4.875	98.758	98.658	98.558	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.220	98.120	98.020	2.250	N/A	N/A	N/A	4.875	98.979	98.879	98.779
4.990	99.064	98.964	98.864	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.533	98.431	98.333	2.375	N/A	N/A	N/A	4.990	99.284	99.184	99.084
5.000	99.164	99.064	98.964	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.633	98.531	98.433	2.500	N/A	N/A	N/A	5.000	99.384	99.284	99.184
5.125	99.490	99.390	99.290	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.200	99.098	99.000	2.625	N/A	N/A	N/A	5.125	99.710	99.610	99.510
5.250	99.633	99.533	99.433	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.693	99.591	99.493	2.750	N/A	N/A	N/A	5.250	99.868	99.765	99.660
5.375	100.063	99.963	99.863	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.118	100.016	99.918	2.875	N/A	N/A	N/A	5.375	100.299	100.196	100.091
5.500	100.424	100.324	100.224	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.410	100.308	100.210	2.990	N/A	N/A	N/A	5.500	100.660	100.557	100.452
5.625	100.730	100.630	100.530	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.581	100.479	100.381	3.000	N/A	N/A	N/A	5.625	100.966	100.863	100.758
5.750	100.910	100.788	100.710	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.924	100.799	100.724	3.125	N/A	N/A	N/A	5.750	101.133	100.995	100.860
5.875	101.256	101.134	101.056	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.266	101.141	101.066	3.250	N/A	N/A	N/A	5.875	101.478	101.340	101.205
5.990	101.431	101.309	101.231	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.375	101.250	101.175	3.375	N/A	N/A	N/A	5.990	101.654	101.516	101.381
6.000	101.531	101.409	101.331	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.475	101.350	101.275	3.500	N/A	N/A	N/A	6.000	101.754	101.616	101.481
6.125	101.700	101.578	101.500	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.535	101.410	101.335	3.625	N/A	N/A	N/A	6.125	101.922	101.784	101.649
6.250	101.672	101.512	101.472	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.279	101.116	101.072	3.750	N/A	N/A	N/A	6.250	101.919	101.698	101.464
6.375	101.991	101.831	101.791	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.595	101.432	101.388	3.875	N/A	N/A	N/A	6.375	102.238	102.017	101.783
6.500	102.254	102.094	102.054	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.802	101.639	101.595	3.990	N/A	N/A	N/A	6.500	102.501	102.280	102.046
6.625	102.529	102.369	102.329	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.960	101.797	101.753	4.000	N/A	N/A	N/A	6.625	102.776	102.555	102.321
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.625	99.046	98.923	98.846	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.418	95.318	95.218	3.375	95.436	95.336	95.236
2.875	N/A	N/A	N/A	4.750	99.536	99.413	99.336	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.928	95.828	95.728	3.500	95.906	95.806	95.706
2.990	N/A	N/A	N/A	4.875	99.954	99.831	99.754	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.465	96.365	96.265	3.625	96.443	96.343	96.243
3.000	N/A	N/A	N/A	4.990	100.178	100.055	99.978	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.929	96.829	96.729	3.750	96.907	96.807	96.707
3.125	N/A	N/A	N/A	5.000	100.278	100.155	100.078	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.335	97.235	97.135	3.875	97.313	97.213	97.113
3.250	N/A	N/A	N/A	5.125	100.557	100.434	100.357	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.584	97.484	97.384	3.990	97.562	97.462	97.362
3.375	N/A	N/A	N/A	5.250	100.687	100.549	100.487	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.684	97.584	97.484	4.000	97.662	97.562	97.462
3.500	N/A	N/A	N/A	5.375	101.054	100.916	100.854	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.407	98.307	98.207	4.125	98.385	98.285	98.185
3.625	N/A	N/A	N/A	5.500	101.344	101.206	101.144	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.731	98.631	98.531	4.250	98.701	98.601	98.501
3.750	N/A	N/A	N/A	5.625	101.572	101.434	101.372	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.094	98.994	98.894	4.375	99.063	98.963	98.863
3.875	N/A	N/A	N/A	5.750	101.398	101.258	101.198	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.419	99.319	99.219	4.500	99.388	99.288	99.188
3.990	N/A	N/A	N/A	5.875	101.705	101.565	101.505	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.727	99.627	99.527	4.625	99.696	99.596	99.496
4.000	N/A	N/A	N/A	5.990	101.842	101.703	101.642	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.867	99.767	99.667	4.750	99.836	99.736	99.636
4.125	N/A	N/A	N/A	6.000	101.942	101.803	101.742	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.165	100.065	99.965	4.875	100.133	100.033	99.933
4.250	N/A	N/A	N/A	6.125	102.071	101.932	101.871	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.298	100.198	100.098	4.990	100.266	100.166	100.066
4.375	N/A	N/A	N/A	6.250	101.653	101.495	101.453	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.398	100.298	100.198	5.000	100.366	100.266	100.166
4.500	N/A	N/A	N/A	6.375	101.916	101.758	101.716	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.649	100.549	100.449	5.125	100.617	100.517	100.417
4.625	N/A	N/A	N/A	6.500	102.124	101.967	101.924	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.903	100.777	100.703	5.250	100.843	100.650	100.457
4.750	N/A	N/A	N/A	6.625	102.380	102.193	102.180	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.189	101.063	100.989	5.375	101.128	100.935	100.742
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.416	95.216	95.216	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.358	96.158	96.158
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.955	95.755	95.755	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.777	96.577	96.577
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.371	96.171	96.171	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.162	96.962	96.962
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.696	96.496	96.496	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.588	97.388	97.388
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.979	96.779	96.779	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.994	97.794	97.794
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.122	96.922	96.922	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.249	98.049	98.049
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.222	97.022	97.022	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.349	98.149	98.149
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.836	97.636	97.636	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.709	98.509	98.509
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.461	97.261	97.261	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.731	98.531	98.531
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.708	97.508	97.508	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.010	98.810	98.810
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.934	97.734	97.734	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.342	99.142	99.142
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.177	97.977	97.977	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	99.954	99.754	99.754



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/17/2022

45 Day Lock Exp.:

9/1/2022

60 Day Lock Exp.:

9/16/2022

W. Rate Sheet Dated: 7/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
6.750	102.750	102.500	102.250	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
				6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A
				6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.028 . Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/17/2022
45 Day Lock Exp.: 9/1/2022
60 Day Lock Exp.: 9/16/2022

W. Rate Sheet Dated: 7/18/2022

Release Time: 10:00 am ET

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Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.117	98.017	97.917	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	95.967	95.867	95.767	2.750	N/A	N/A	N/A	4.625	.075	.175	.275
4.750	98.496	98.396	98.296	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.346	96.246	96.146	2.875	N/A	N/A	N/A	4.750	.075	.175	.275
4.875	98.854	98.854	98.754	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	96.804	96.704	96.604	2.990	N/A	N/A	N/A	4.875	.102	.202	.302
4.990	99.260	99.160	99.060	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.110	97.010	96.910	3.000	N/A	N/A	N/A	4.990	.240	.340	.440
5.000	99.360	99.260	99.160	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.210	97.110	97.010	3.125	N/A	N/A	N/A	5.000	.140	.240	.340
5.125	99.695	99.595	99.495	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.545	97.445	97.345	3.250	N/A	N/A	N/A	5.125	.177	.277	.377
5.250	99.904	99.804	99.704	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.754	97.654	97.554	3.375	N/A	N/A	N/A	5.250	.215	.315	.415
5.375	100.302	100.202	100.102	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.152	98.052	97.952	3.500	N/A	N/A	N/A	5.375	.247	.347	.447
5.500	100.648	100.548	100.448	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.498	98.398	98.298	3.625	N/A	N/A	N/A	5.500	.277	.377	.477
5.625	100.941	100.841	100.741	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	98.791	98.691	98.591	3.750	N/A	N/A	N/A	5.625	.307	.407	.507
5.750	101.107	100.997	100.907	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	98.957	98.847	98.757	3.875	N/A	N/A	N/A	5.750	.337	.437	.537
5.875	101.418	101.308	101.218	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.268	99.158	99.068	3.990	N/A	N/A	N/A	5.875	.415	.525	.615
5.990	101.554	101.445	101.354	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	99.404	99.295	99.204	4.000	N/A	N/A	N/A	5.990	.605	.714	.805
6.000	101.654	101.545	101.454	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	99.504	99.395	99.304	4.125	N/A	N/A	N/A	6.000	.505	.614	.705
6.125	101.834	101.724	101.634	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	99.684	99.574	99.484	4.250	N/A	N/A	N/A	6.125	.560	.670	.760
6.250	101.693	101.515	101.060	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	99.543	99.365	98.910	4.375	N/A	N/A	N/A	6.250	.600	.778	1.233
6.375	101.938	101.763	101.330	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	99.788	99.613	99.180	4.500	N/A	N/A	N/A	6.375	.652	.827	1.260
6.500	102.201	102.053	101.689	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	100.051	99.903	99.539	4.625	N/A	N/A	N/A	6.500	.712	.860	1.224
6.625	102.533	102.385	102.023	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	100.383	100.235	99.873	4.750	N/A	N/A	N/A	6.625	.772	.920	1.282
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.500	92.637	92.537	92.437	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.538	94.438	94.338	3.125	1.064	1.164	1.264
2.875	N/A	N/A	N/A	3.625	93.469	93.369	93.269	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.086	94.986	94.886	3.250	1.064	1.164	1.264
2.990	N/A	N/A	N/A	3.750	94.242	94.142	94.042	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.603	95.503	95.403	3.375	1.064	1.164	1.264
3.000	N/A	N/A	N/A	3.875	94.877	94.777	94.677	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.102	96.002	95.902	3.500	1.064	1.164	1.264
3.125	N/A	N/A	N/A	3.990	95.634	95.534	95.434	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.628	96.528	96.428	3.625	1.064	1.164	1.264
3.250	N/A	N/A	N/A	4.000	95.734	95.634	95.534	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.067	96.967	96.867	3.750	1.064	1.164	1.264
3.375	N/A	N/A	N/A	4.125	96.990	96.890	96.790	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.513	97.413	97.313	3.875	1.064	1.164	1.264
3.500	N/A	N/A	N/A	4.250	97.641	97.541	97.441	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.809	97.709	97.609	3.990	1.171	1.271	1.371
3.625	N/A	N/A	N/A	4.375	98.173	98.073	97.973	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.909	97.809	97.709	4.000	1.071	1.171	1.271
3.750	N/A	N/A	N/A	4.500	98.721	98.621	98.521	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.400	98.300	98.200	4.125	.707	.807	.907
3.875	N/A	N/A	N/A	4.625	99.236	99.136	99.036	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.845	98.745	98.645	4.250	.720	.820	.920
3.990	N/A	N/A	N/A	4.750	99.736	99.636	99.536	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.196	99.096	98.996	4.375	.732	.832	.932
4.000	N/A	N/A	N/A	4.875	100.212	100.112	100.012	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.499	99.399	99.299	4.500	.745	.845	.945
4.125	N/A	N/A	N/A	4.990	100.415	100.315	100.215	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.657	99.557	99.457	4.625	.757	.857	1.076
4.250	N/A	N/A	N/A	5.000	100.515	100.415	100.315	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.049	99.949	99.849	4.750	.770	.870	1.088
4.375	N/A	N/A	N/A	5.125	100.391	100.291	100.167	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.440	100.340	100.240	4.875	.807	.907	1.126
4.500	N/A	N/A	N/A	5.250	100.794	100.694	100.569	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.587	100.487	100.387	4.990	.970	1.070	1.289
4.625	N/A	N/A	N/A	5.375	101.107	101.007	100.880	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.687	100.587	100.487	5.000	.870	.970	1.189
4.750	N/A	N/A	N/A	5.500	101.443	101.343	101.215	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.802	100.702	100.369	5.125	.912	1.012	1.419



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/17/2022

45 Day Lock Exp.:

9/1/2022

60 Day Lock Exp.:

9/16/2022

W. Rate Sheet Dated: 7/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
6.750	102.750	102.500	102.250	4.000	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
				4.125	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
				4.250	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	5.500	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

HP LLPA Cap		
FICO ↓ \ LTV →	≤ 80%	> 80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout		

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.028 . Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			
FHA ID# - 1358600006			



AFR Loan Center

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.625	0.000	0.250	0.250	0.250	0.250	0.125	0.000
4.750	0.000	0.250	0.250	0.250	0.250	0.125	0.000
4.875	0.000	0.375	0.250	0.250	0.250	0.125	0.000
4.990	0.000	0.375	0.250	0.250	0.250	0.125	0.000
5.000	0.000	0.375	0.375	0.250	0.250	0.250	0.000
5.125	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.250	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.375	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.500	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.625	0.000	0.500	0.375	0.375	0.375	0.250	0.000
5.750	0.000	0.500	0.375	0.375	0.375	0.250	0.000
5.875	0.000	0.625	0.500	0.375	0.375	0.250	0.000
5.990	0.000	0.625	0.500	0.375	0.375	0.250	0.000
6.000	0.000	0.625	0.500	0.500	0.375	0.250	0.000
6.125	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.250	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.375	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.625	0.250	0.250	0.125	0.125	0.125	0.125	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.125	0.125
4.875	0.250	0.250	0.250	0.250	0.250	0.125	0.125
4.990	0.250	0.250	0.250	0.250	0.250	0.125	0.125
5.000	0.250	0.250	0.250	0.250	0.250	0.125	0.125
5.125	0.375	0.250	0.250	0.250	0.250	0.125	0.125
5.250	0.500	0.375	0.375	0.250	0.250	0.125	0.125
5.375	0.500	0.375	0.375	0.250	0.250	0.125	0.125
5.500	0.500	0.375	0.375	0.250	0.250	0.250	0.250
5.625	0.500	0.375	0.375	0.375	0.250	0.250	0.250
5.750	0.500	0.375	0.375	0.375	0.250	0.250	0.125
5.875	0.500	0.375	0.375	0.375	0.250	0.250	0.125
5.990	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.000	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.125	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.250	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.375	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.500	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.625	0.500	0.375	0.375	0.250	0.250	0.250	0.125

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.625	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.750	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.875	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.990	0.125	0.125	0.125	0.125	0.125	0.000	0.000
5.000	0.125	0.125	0.125	0.125	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
5.250	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.500	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.750	0.250	0.250	0.250	0.125	0.000	0.000	0.000
5.875	0.250	0.250	0.250	0.125	0.125	0.000	0.000
5.990	0.250	0.250	0.250	0.125	0.125	0.000	0.000
6.000	0.375	0.250	0.250	0.250	0.125	0.000	0.000
6.125	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.250	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.375	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.500	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.625	0.375	0.375	0.375	0.250	0.250	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.125	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.250	0.250	0.125	0.125	0.125	0.125	0.125
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	-0.125	-0.125	0.000	-0.125	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
5.250	-0.125	0.125	0.125	0.000	0.000	0.000	0.000
5.375	-0.125	0.125	0.125	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.625	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.750	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.875	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.990	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
4.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	0.000
4.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000
4.250	-0.125	-0.125	0.000	-0.125	-0.125	-0.125	0.000
4.375	0.000	-0.125	0.000	-0.125	-0.125	-0.125	0.000
4.500	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000
4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
4.875	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
4.990	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
5.000	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
5.125	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.028**. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/17/2022

45 Day Lock Exp.:

9/1/2022

60 Day Lock Exp.:

9/16/2022

W. Rate Sheet Dated: 7/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.117	98.017	97.917	3.500	92.637	92.537	92.437	3.125	94.538	94.438	94.338	4.625	96.367	96.267	96.167	3.125	N/A	N/A	N/A
4.750	98.496	98.396	98.296	3.625	93.469	93.369	93.269	3.250	95.086	94.986	94.886	4.750	96.746	96.646	96.546	3.250	N/A	N/A	N/A
4.875	98.954	98.854	98.754	3.750	94.242	94.142	94.042	3.375	95.603	95.503	95.403	4.875	97.204	97.104	97.004	3.375	93.853	93.753	93.653
4.990	99.260	99.160	99.060	3.875	94.877	94.777	94.677	3.500	96.102	96.002	95.902	4.990	97.510	97.410	97.310	3.500	94.352	94.252	94.152
5.000	99.360	99.260	99.160	3.990	95.634	95.534	95.434	3.625	96.628	96.528	96.428	5.000	97.610	97.510	97.410	3.625	94.878	94.778	94.678
5.125	99.695	99.595	99.495	4.000	95.734	95.634	95.534	3.750	97.067	96.967	96.867	5.125	97.945	97.845	97.745	3.750	95.317	95.217	95.117
5.250	99.904	99.804	99.704	4.125	96.990	96.890	96.790	3.875	97.513	97.413	97.313	5.250	98.154	98.054	97.954	3.875	95.763	95.663	95.563
5.375	100.302	100.202	100.102	4.250	97.641	97.541	97.441	3.990	97.809	97.709	97.609	5.375	98.552	98.452	98.352	3.990	96.059	95.959	95.859
5.500	100.648	100.548	100.448	4.375	98.173	98.073	97.973	4.000	97.909	97.809	97.709	5.500	98.898	98.798	98.698	4.000	96.159	96.059	95.959
5.625	100.941	100.841	100.741	4.500	98.721	98.621	98.521	4.125	98.400	98.300	98.200	5.625	99.191	99.091	98.991	4.125	96.650	96.550	96.450
5.750	101.107	100.997	100.907	4.625	99.236	99.136	99.036	4.250	98.845	98.745	98.645	5.750	99.357	99.247	99.157	4.250	97.095	96.995	96.895
5.875	101.418	101.308	101.218	4.750	99.736	99.636	99.536	4.375	99.196	99.096	98.996	5.875	99.668	99.558	99.468	4.375	97.446	97.346	97.246
5.990	101.554	101.445	101.354	4.875	100.212	100.112	100.012	4.500	99.499	99.399	99.299	5.990	99.804	99.695	99.604	4.500	97.749	97.649	97.549
6.000	101.654	101.545	101.454	4.990	100.415	100.315	100.215	4.625	99.657	99.557	99.338	6.000	99.904	99.795	99.704	4.625	97.907	97.807	97.588
6.125	101.834	101.724	101.634	5.000	100.515	100.415	100.315	4.750	100.049	99.949	99.731	6.125	100.084	99.974	99.884	4.750	98.299	98.199	97.981
6.250	101.693	101.515	101.060	5.125	100.391	100.291	100.167	4.875	100.440	100.340	100.121	6.250	99.943	99.765	99.310	4.875	98.690	98.590	98.371
6.375	101.938	101.763	101.330	5.250	100.794	100.694	100.569	4.990	100.587	100.487	100.268	6.375	100.188	100.013	99.580	4.990	98.837	98.737	98.518
6.500	102.198	102.050	101.686	5.375	101.107	101.007	100.880	5.000	100.687	100.587	100.368	6.500	100.448	100.300	99.936	5.000	98.937	98.837	98.618
6.625	102.538	102.390	102.028	5.500	101.443	101.343	101.215	5.125	100.802	100.702	100.295	6.625	100.788	100.640	100.278	5.125	99.052	98.952	98.545

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.028 . Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/17/2022

45 Day Lock Exp.:

9/1/2022

60 Day Lock Exp.:

9/16/2022

W. Rate Sheet Dated: 7/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year			
OO & 2ndH / NOO with PPP*			99.550
NOO without PPP*			98.800
Rate	30 Day	45 Day	60 Day
6.500	89.675	89.550	89.425
6.625	91.925	91.800	91.675
6.750	92.175	92.050	91.925
6.875	92.425	92.300	92.175
6.990	96.675	96.550	96.425
7.125	96.925	96.800	96.675
7.250	97.175	97.050	96.925
7.375	97.675	97.550	97.425
7.500	98.675	98.550	98.425
7.625	98.925	98.800	98.675
7.750	99.175	99.050	98.925
7.875	99.425	99.300	99.175
7.990	99.675	99.550	99.425
8.125	99.925	99.800	99.675
8.250	100.175	100.050	99.925
8.375	100.425	100.300	100.175
8.500	100.675	100.550	100.425
8.625	100.925	100.800	100.675
8.750	101.175	101.050	100.925
8.875	101.425	101.300	101.175
8.990	101.675	101.550	101.425
9.125	101.925	101.800	101.675
9.250	102.175	102.050	101.925
9.375	N/A	N/A	N/A
9.500	N/A	N/A	N/A
9.625	N/A	N/A	N/A
9.750	N/A	N/A	N/A
9.875	N/A	N/A	N/A
9.990	N/A	N/A	N/A
* Max Price after LLPA & before Comp Plan			

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
6.500	89.425	89.300	89.175	
6.625	91.675	91.550	91.425	
6.750	91.925	91.800	91.675	
6.875	92.175	92.050	91.925	
6.990	96.425	96.300	96.175	
7.125	96.675	96.550	96.425	
7.250	96.925	96.800	96.675	
7.375	97.425	97.300	97.175	
7.500	98.425	98.300	98.175	
7.625	98.675	98.550	98.425	
7.750	98.925	98.800	98.675	
7.875	99.175	99.050	98.925	
7.990	99.425	99.300	99.175	
8.125	99.675	99.550	99.425	
8.250	99.925	99.800	99.675	
8.375	100.175	100.050	99.925	
8.500	100.425	100.300	100.175	
8.625	100.675	100.550	100.425	
8.750	100.925	100.800	100.675	
8.875	101.175	101.050	100.925	
8.990	101.425	101.300	101.175	
9.125	101.675	101.550	101.425	
9.250	101.925	101.800	101.675	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
9.990	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
6.500	89.175	89.050	88.925	
6.625	91.425	91.300	91.175	
6.750	91.675	91.550	91.425	
6.875	91.925	91.800	91.675	
6.990	96.175	96.050	95.925	
7.125	96.425	96.300	96.175	
7.250	96.675	96.550	96.425	
7.375	97.175	97.050	96.925	
7.500	98.175	98.050	97.925	
7.625	98.425	98.300	98.175	
7.750	98.675	98.550	98.425	
7.875	98.925	98.800	98.675	
7.990	99.175	99.050	98.925	
8.125	99.425	99.300	99.175	
8.250	99.675	99.550	99.425	
8.375	99.925	99.800	99.675	
8.500	100.175	100.050	99.925	
8.625	100.425	100.300	100.175	
8.750	100.675	100.550	100.425	
8.875	100.925	100.800	100.675	
8.990	101.175	101.050	100.925	
9.125	101.425	101.300	101.175	
9.250	101.675	101.550	101.425	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
9.990	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	0.750	0.750	0.500	0.500	0.500	0.375	0.000	-1.500	N/A
FICO 740 - 759	0.750	0.750	0.500	0.500	0.500	0.250	0.000	-1.750	N/A
FICO 720 - 739	0.375	0.375	0.125	0.125	0.000	0.000	-0.250	-2.250	N/A
FICO 700 - 719	0.375	0.375	0.125	0.000	-0.250	-0.250	-0.500	-3.000	N/A
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.750	N/A
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	N/A
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	N/A
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	N/A
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-3.750	N/A
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.750	N/A
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	N/A	N/A
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	N/A
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	N/A
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	N/A
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.500	N/A
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	-2.500	NA	N/A
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.750	N/A
Interest Only (40 Yr Term)	-1.000	-1.000	-1.000	-1.250	-1.250	-1.500	-1.750	NA	N/A
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-0.250	N/A
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.625	N/A
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	N/A
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	N/A
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	N/A
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	N/A
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	N/A
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	N/A
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.028**. Locks are accepted on loans in *Registered, Submitted, U/W-Received, U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline fIA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)